

**PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND
MEETING AGENDA
JULY 24, 2017 – 11:00 AM**

**VIA CONFERENCE CALL
DIAL IN: 1-866-921-5493
PASSCODE: 7269691#**

**Public Access at:
Conner, Strong & Buckelew
401 Route 73N
40 Lake Center Executive Park
Marlton, NJ 08053**

In accordance with the Open Public Meetings Act, notice of this meeting was provided by:

- I. Sending sufficient notice to the Burlington County Times**
- II. Advance written notice of this meeting was filed with the Clerk/Manager of each member municipalities and,**
- III. Posting this notice on the Public Bulletin Board of all member municipalities**

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
MEETING: JULY 24, 2017**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF 2017 COMMISSIONERS**

- APPROVAL OF MINUTES:** June 26, 2017 Open Minutes.....Appendix I
June 26, 2017 Closed Minutes **To be distributed**

- CORRESPONDENCE – None**

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
.Executive Director's ReportPage 1

- ATTORNEY – William J. Kearns, Esquire**

- TREASURER – Thomas Tontarski**
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.Treasurer’s Reports Page 16

- UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**
.Monthly Certificate ReportPage 22

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
.Monthly ReportPage 24

- MANAGED CARE – Qual Care**
.Monthly ReportPage 32

- CLAIMS SERVICE – Qual Lynx**

- RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSE:
PERSONNEL - SAFETY - PUBLIC PROPERTY - LITIGATION**

- OLD BUSINESS**
- NEW BUSINESS**
- PUBLIC COMMENT**
- MEETING ADJOURNED**

Professional Municipal Management Joint Insurance Fund

9 Campus Drive – Suite 216
Parsippany, NJ 07054

Date: July 24, 2017

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- Regulatory Affairs** - The 2016 Audit Report, Actuarial Certification & Statement of Actuarial Opinion has been filed with the State. The Synopsis of the Audit has been advertised in the Fund's newspaper.
- 2018 RFQ – Fair & Open Process** – The fund office has advertised Requests for Qualifications for all Fund Professional positions of the fund. Responses are due back on August 4, 2017. A report will be made at the September meeting.
- 2018 Renewal Online Underwriting Database:** Members and Risk Managers have received notification that the database is set up to begin the 2018 underwriting renewal. The deadline for completion is August 15, 2017.
- Safety Expo** - The MEL continues to work with the New Jersey Utility Authorities Joint Insurance Fund (NJUA) to conduct its Annual Safety Expo which includes MEL member town's water & sewer employees. The Safety Expo will be held on September 29th at the Camden County Emergency Services Training Center. A reminder notice will be mailed to all members with additional information.
- August Meeting Cancellation** - Historically, the JIF has voted to cancel the August meeting and to process any necessary claim payments and professional fees for the month. Should the Commissioners wish to follow past procedures, **Resolution 17-18** authorizing this action is part of the agenda. **(Page 3)**

❑ **Due Diligence Reports:**

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Loss Ratio Analysis	Page 6 & 7
Claim Activity Report	Page 8 & 9
Loss Time Accident Frequency	Page 10 & 11
POL/EPL Compliance Report	Page 12
Regulatory Affairs Checklist	Page 13

RESOLUTION NO. 17-18

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND

**RESOLUTION AUTHORIZING THE CANCELATION OF THE AUGUST MEETING
AND FOR THE CONTINUANCE OF CONTRACTUAL PAYMENTS AND
AUTHORIZATION FOR ALL PROFESSIONALS TO CONTINUE SERVICES
UNTIL THE SEPTEMBER 25, 2017 MEETING**

WHEREAS, the Professional Municipal Management JIF has, in recent years, canceled its regular meeting schedule for the month of August; and

WHEREAS, by way of this resolution, the August meeting is hereby canceled and the Treasurer is directed to continue to make, during the months of July and August, all contractual payments which customarily become due and the professionals are directed to continue to perform their services, with the understanding that any and all actions that they take shall be confirmed at the September meeting, except in the case of emergency or a matter which would be deemed by General Counsel to be extraordinary, authorization shall be sought from the Chairman and/or Secretary of the Professional Municipal Management JIF.

BE IT RESOLVED, by the Commissioners of the Professional Municipal Management Joint Insurance Fund as follows:

The regular scheduled meeting for August is hereby canceled.

The Treasurer is authorized to make payment for all contracted services for August and September as same are usually paid for notwithstanding that there will not be a meeting in August to confirm those payments.

All professionals are directed to proceed in the normal course to take any and all steps necessary to resolve cases which are outstanding for which the JIF will confirm their actions at the September meeting, the only exception being if there is an item which is deemed to be extraordinary by General Counsel, authorization shall be sought either by the Chairman, Vice Chairman or the Secretary of the Fund before that action is take by the professional.

Professional Municipal Management Joint Insurance Fund

Chairman

Secretary

Date

PROFESSIONAL MUNICIPAL MANAGEMENT FUND					
FINANCIAL FAST TRACK REPORT					
		AS OF	May 31, 2017		
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	347,756	1,690,488	73,807,694	75,498,182
2.	CLAIM EXPENSES				
	Paid Claims	148,895	599,358	34,621,749	35,221,107
	Case Reserves	115,308	360,098	2,063,171	2,423,269
	IBNR	233,528	159,548	1,061,962	1,221,510
	Recoveries	(2,729)	(2,827)	(251,739)	(254,566)
	TOTAL CLAIMS	495,003	1,116,176	37,495,144	38,611,320
3.	EXPENSES				
	Excess Premiums	103,691	518,453	19,822,739	20,341,192
	Administrative	50,353	252,447	9,994,497	10,246,944
	TOTAL EXPENSES	154,043	770,900	29,817,236	30,588,136
4.	UNDERWRITING PROFIT (1-2-3)	(301,290)	(196,588)	6,495,314	6,298,726
5.	INVESTMENT INCOME	6,265	34,971	4,834,333	4,869,305
6.	DIVIDEND INCOME	0	0	1,553,016	1,553,016
7.	STATUTORY PROFIT (4+5+6)	(295,025)	(161,617)	12,882,664	12,721,046
8.	DIVIDEND	0	16,012	10,877,661	10,893,674
9.	STATUTORY SURPLUS (7-8)	(295,025)	(177,630)	2,005,002	1,827,373
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	374	(13,896)	560,604	546,708
	Aggregate Excess LFC	4,601	22,995	65,074	88,069
	2013	(83,940)	(85,495)	512,261	426,766
	2014	19,619	9,046	(81,056)	(72,011)
	2015	86,639	166,923	382,632	549,554
	2016	(154,281)	(138,499)	565,489	426,990
	2017	(168,039)	(138,704)		(138,704)
	TOTAL SURPLUS (DEFICITS)	(295,025)	(177,630)	2,005,002	1,827,373
	TOTAL CASH				6,968,170
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	0	30,619,435	30,619,435
	FUND YEAR 2013				
	Paid Claims	16,365	111,798	1,534,426	1,646,225
	Case Reserves	60,208	(5,040)	180,254	175,213
	IBNR	8,144	5,057	27,581	32,638
	Recoveries	(216)	(314)	(151,036)	(151,350)
	TOTAL FY 2013 CLAIMS	84,501	111,501	1,591,225	1,702,726
	FUND YEAR 2014				
	Paid Claims	28,538	96,137	1,437,995	1,534,132
	Case Reserves	3,027	(43,672)	705,510	661,838
	IBNR	(34,564)	(41,464)	141,229	99,765
	Recoveries	0	0	(72,012)	(72,012)
	TOTAL FY 2014 CLAIMS	(2,999)	11,001	2,212,722	2,223,723
	FUND YEAR 2015				
	Paid Claims	3,808	37,252	737,425	774,678
	Case Reserves	(43,841)	(150,379)	684,323	533,944
	IBNR	(44,967)	(51,025)	213,207	162,182
	Recoveries	0	0	(15,193)	(15,193)
	TOTAL FY 2015 CLAIMS	(85,001)	(164,151)	1,619,762	1,455,611
	FUND YEAR 2016				
	Paid Claims	32,578	202,652	292,467	495,119
	Case Reserves	5,105	51,637	493,085	544,722
	IBNR	121,022	(101,584)	679,945	578,361
	Recoveries	(2,513)	(2,513)	(13,498)	(16,011)
	TOTAL FY 2016 CLAIMS	156,192	150,193	1,451,999	1,602,192
	FUND YEAR 2017				
	Paid Claims	67,607	151,518		151,518
	Case Reserves	90,810	507,552		507,552
	IBNR	183,893	348,564		348,564
	Recoveries	0	0		0
	TOTAL FY 2017 CLAIMS	342,310	1,007,634		1,007,634
	COMBINED TOTAL CLAIMS	495,003	1,116,176	37,495,144	38,611,320

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

PROFESSIONAL MUNICIPAL MGMT JIF						
Fixed Income Portfolio Summary and Rate Comparison						
					For Month End	5/31/2017
					2014	2015
					2016	Last Month
						This Month
PROFESSIONAL MUNICIPAL MGMT JIF						
Total Cash Balance (millions)		3.45	3.66	4.58	5.10	6.97
Fixed Income Portfolio						
Investments (millions), Book Value		2.00	2.00	2.13	3.50	3.50
Avge maturity (years)		1.99	2.08	2.67	2.16	2.07
Unrealized gain/(loss) (%)		-0.10	0.09	-0.28	-0.53	-0.49
Purchase/Book yield (%)		0.80	0.80	1.20	1.20	1.20
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		0.70	0.89	0.92	0.67	0.71
M E L PORTFOLIO						
Total Cash Balance (millions)		72.15	80.36	61.94	66.25	66.78
Fixed Income Portfolio						
Investments (millions), Book Value		48.09	48.09	53.40	44.59	44.73
Avge maturity (years)		1.90	1.58	1.64	1.53	1.51
Unrealized gain/(loss) (%)		-0.06	0.12	0.03	-0.09	-0.06
Purchase/Book yield (%)		0.82	0.82	0.82	1.01	1.03
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		0.76	0.94	0.85	0.92	0.97
COMPARATIVE RATES (%)						
Cash & Cash Equivalents						
NJ Cash Mgmt Fund *		0.69	0.10	0.41	0.68	0.72
TD Money Market		0.01	0.01	0.01	0.37	0.41
TD Bank Deposits		Unavailable **	Unavailable **	Unavailable **	Unavailable **	Unavailable **
Investors Bank Deposits		-	-	0.66	0.78	0.76
Treasury Issues						
1 year bills		0.12	0.32	0.61	1.04	1.12
3 year notes		0.90	1.02	1.00	1.44	1.48
5 year notes		1.64	1.53	1.33	1.82	1.84
Merrill Lynch US Govt 1-3 years ^		0.63	0.56	0.89	0.40	0.52
* Yearly data is average monthly rate.						
^Monthly data is Year to Date return						
**Effective 1/1/12 TD Bank is requiring a compensating balance to offset fees. The remaining funds must be in an interest bearing account in order to earn interest at the prevailing rate of .08%. Blended rate is not available at this time.						

Professional Municipal Mgmt Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF **May 31, 2017**

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	53	MONTH	52	MONTH	41	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-17		30-Apr-17		31-May-16	
PROPERTY	143,096	111,385	77.84%	100.00%	77.84%	100.00%	77.84%	100.00%
GEN LIABILITY	471,295	240,651	51.06%	96.63%	46.73%	96.51%	41.67%	92.99%
AUTO LIABILITY	89,158	31,841	35.71%	94.26%	35.71%	93.94%	35.71%	89.77%
WORKER'S COMP	1,209,207	1,286,212	106.37%	99.66%	101.74%	99.62%	101.89%	98.81%
TOTAL ALL LINES	1,912,756	1,670,089	87.31%	98.69%	83.32%	98.62%	82.17%	97.05%
NET PAYOUT %	\$1,494,875		78.15%					

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	41	MONTH	40	MONTH	29	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-17		30-Apr-17		31-May-16	
PROPERTY	184,000	143,367	77.92%	100.00%	77.92%	100.00%	77.92%	100.00%
GEN LIABILITY	473,408	507,863	107.28%	92.99%	99.57%	92.48%	87.03%	84.65%
AUTO LIABILITY	89,385	18,356	20.54%	89.77%	20.54%	89.30%	20.54%	82.02%
WORKER'S COMP	1,210,000	1,454,372	120.20%	98.81%	120.60%	98.70%	126.28%	96.21%
TOTAL ALL LINES	1,956,793	2,123,958	108.54%	97.10%	106.93%	96.89%	107.41%	93.12%
NET PAYOUT %	\$1,462,121		74.72%					

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	29	MONTH	28	MONTH	17	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-17		30-Apr-17		31-May-16	
PROPERTY	191,000	75,611	39.59%	100.00%	39.59%	100.00%	33.71%	96.87%
GEN LIABILITY	471,685	144,113	30.55%	84.65%	30.53%	83.56%	21.99%	69.55%
AUTO LIABILITY	75,666	26,981	35.66%	82.02%	35.66%	81.06%	31.85%	64.31%
WORKER'S COMP	1,241,000	1,046,724	84.35%	96.21%	87.58%	95.79%	98.14%	84.23%
TOTAL ALL LINES	1,979,351	1,293,429	65.35%	93.28%	67.37%	92.72%	71.24%	81.19%
NET PAYOUT %	\$759,485		38.37%					

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	17	MONTH	16	MONTH	5	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-17		30-Apr-17		31-May-16	
PROPERTY	175,205	97,862	55.86%	96.87%	52.66%	96.65%	6.76%	37.00%
GEN LIABILITY	485,444	126,095	25.98%	69.55%	16.33%	67.85%	4.31%	14.00%
AUTO LIABILITY	63,974	6,008	9.39%	64.31%	10.97%	62.03%	13.68%	15.00%
WORKER'S COMP	1,288,669	793,866	61.60%	84.23%	62.86%	81.73%	24.21%	9.00%
TOTAL ALL LINES	2,013,291	1,023,831	50.85%	81.16%	49.11%	79.05%	17.56%	12.83%
NET PAYOUT %	\$479,108		23.80%					

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	5	MONTH	4	MONTH	-7	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-17		30-Apr-17		31-May-16	
PROPERTY	185,329	133,564	72.07%	37.00%	70.88%	30.00%	N/A	N/A
GEN LIABILITY	483,019	90,200	18.67%	14.00%	9.71%	10.00%	N/A	N/A
AUTO LIABILITY	53,346	16,133	30.24%	15.00%	31.50%	10.00%	N/A	N/A
WORKER'S COMP	1,332,335	429,585	32.24%	9.00%	22.94%	6.00%	N/A	N/A
TOTAL ALL LINES	2,054,029	669,482	32.59%	12.86%	24.37%	9.21%	N/A	N/A
NET PAYOUT %	\$151,518		7.38%					

**Professional Municipal Mgmt Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS**

AS OF **June 30, 2017**

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	54	MONTH	53	MONTH	42	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-17		31-May-17		30-Jun-16	
PROPERTY	143,096	111,385	77.84%	100.00%	77.84%	100.00%	77.84%	100.00%
GEN LIABILITY	471,295	240,651	51.06%	96.73%	51.06%	96.63%	41.67%	93.46%
AUTO LIABILITY	89,158	31,841	35.71%	94.56%	35.71%	94.26%	35.71%	90.21%
WORKER'S COMP	1,209,207	1,285,765	106.33%	99.70%	106.37%	99.66%	101.39%	98.92%
TOTAL ALL LINES	1,912,756	1,669,641	87.29%	98.75%	87.31%	98.69%	81.85%	97.25%
NET PAYOUT %	\$1,496,765		78.25%					

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	42	MONTH	41	MONTH	30	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-17		31-May-17		30-Jun-16	
PROPERTY	184,000	143,367	77.92%	100.00%	77.92%	100.00%	77.92%	100.00%
GEN LIABILITY	473,408	501,097	105.85%	93.46%	107.28%	92.99%	95.79%	85.57%
AUTO LIABILITY	89,385	18,356	20.54%	90.21%	20.54%	89.77%	20.54%	82.91%
WORKER'S COMP	1,210,000	1,449,857	119.82%	98.92%	120.20%	98.81%	123.63%	96.57%
TOTAL ALL LINES	1,956,793	2,112,678	107.97%	97.30%	108.54%	97.10%	107.89%	93.61%
NET PAYOUT %	\$1,474,100		75.33%					

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	30	MONTH	29	MONTH	18	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-17		31-May-17		30-Jun-16	
PROPERTY	191,000	75,611	39.59%	100.00%	39.59%	100.00%	33.71%	97.09%
GEN LIABILITY	471,685	151,033	32.02%	85.57%	30.55%	84.65%	21.57%	71.16%
AUTO LIABILITY	75,666	43,981	58.12%	82.91%	35.66%	82.02%	31.85%	66.43%
WORKER'S COMP	1,241,000	1,031,910	83.15%	96.57%	84.35%	96.21%	97.66%	86.31%
TOTAL ALL LINES	1,979,351	1,302,535	65.81%	93.76%	65.35%	93.28%	70.84%	82.98%
NET PAYOUT %	\$770,693		38.94%					

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	18	MONTH	17	MONTH	6	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-17		31-May-17		30-Jun-16	
PROPERTY	175,205	94,192	53.76%	97.09%	55.86%	96.87%	8.61%	45.00%
GEN LIABILITY	485,444	149,495	30.80%	71.16%	25.98%	69.55%	6.97%	19.00%
AUTO LIABILITY	63,974	9,258	14.47%	66.43%	9.39%	64.31%	17.35%	20.00%
WORKER'S COMP	1,288,669	994,257	77.15%	86.31%	61.60%	84.23%	22.40%	14.00%
TOTAL ALL LINES	2,013,291	1,247,202	61.95%	82.96%	50.85%	81.16%	17.32%	18.09%
NET PAYOUT %	\$497,491		24.71%					

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	6	MONTH	5	MONTH	-6	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-17		31-May-17		30-Jun-16	
PROPERTY	185,329	144,161	77.79%	45.00%	72.07%	37.00%	N/A	N/A
GEN LIABILITY	483,019	89,475	18.52%	19.00%	18.67%	14.00%	N/A	N/A
AUTO LIABILITY	53,346	12,884	24.15%	20.00%	30.24%	15.00%	N/A	N/A
WORKER'S COMP	1,332,335	537,899	40.37%	14.00%	32.24%	9.00%	N/A	N/A
TOTAL ALL LINES	2,054,029	784,419	38.19%	18.13%	32.59%	12.86%	N/A	N/A
NET PAYOUT %	\$221,080		10.76%					

**Professional Municipal Mgmt Joint Insurance Fund
CLAIM ACTIVITY REPORT**

May 31, 2017						
COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2013	2014	2015	2016	2017	TOTAL
April-17	1	1	4	8	5	19
May-17	1	1	4	8	5	19
NET CHGE	0	0	0	0	0	0
Limited Reserves						\$4,358
Year	2013	2014	2015	2016	2017	TOTAL
April-17	\$0	\$0	\$10,501	\$10,141	\$85,780	\$106,422
May-17	\$0	\$0	\$10,501	\$10,054	\$62,240	\$82,795
NET CHGE	\$0	\$0	\$0	(\$87)	(\$23,540)	(\$23,627)
Ltd Incurred	\$111,385	\$143,367	\$75,611	\$97,862	\$133,564	\$561,790
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2013	2014	2015	2016	2017	TOTAL
April-17	2	9	10	21	18	60
May-17	2	9	10	21	23	65
NET CHGE	0	0	0	0	5	5
Limited Reserves						\$10,193
Year	2013	2014	2015	2016	2017	TOTAL
April-17	\$32,685	\$310,807	\$113,716	\$66,841	\$38,131	\$562,180
May-17	\$39,173	\$322,005	\$112,199	\$113,641	\$75,496	\$662,513
NET CHGE	\$6,488	\$11,198	(\$1,517)	\$46,800	\$37,365	\$100,333
Ltd Incurred	\$240,651	\$507,863	\$144,113	\$126,095	\$90,200	\$1,108,921
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2013	2014	2015	2016	2017	TOTAL
April-17	0	0	1	1	6	8
May-17	0	0	1	1	6	8
NET CHGE	0	0	0	0	0	0
Limited Reserves						\$1,773
Year	2013	2014	2015	2016	2017	TOTAL
April-17	\$0	\$0	\$3,234	\$1,010	\$16,025	\$20,269
May-17	\$0	\$0	\$3,234	\$0	\$10,949	\$14,183
NET CHGE	\$0	\$0	\$0	(\$1,010)	(\$5,076)	(\$6,086)
Ltd Incurred	\$31,841	\$18,356	\$26,981	\$6,008	\$16,133	\$99,317
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2013	2014	2015	2016	2017	TOTAL
April-17	8	10	17	40	23	98
May-17	8	9	16	31	29	93
NET CHGE	0	-1	-1	-9	6	-5
Limited Reserves						\$18,002
Year	2013	2014	2015	2016	2017	TOTAL
April-17	\$82,321	\$348,004	\$450,335	\$461,625	\$276,806	\$1,619,090
May-17	\$136,041	\$339,832	\$408,010	\$421,028	\$369,279	\$1,674,190
NET CHGE	\$53,720	(\$8,171)	(\$42,324)	(\$40,598)	\$92,473	\$55,100
Ltd Incurred	\$1,286,212	\$1,454,372	\$1,046,724	\$793,866	\$429,585	\$5,010,760
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2013	2014	2015	2016	2017	TOTAL
April-17	11	20	32	70	52	185
May-17	11	19	31	61	63	185
NET CHGE	0	-1	-1	-9	11	0
Limited Reserves						\$13,155
Year	2013	2014	2015	2016	2017	TOTAL
April-17	\$115,006	\$658,811	\$577,785	\$539,617	\$416,742	\$2,307,961
May-17	\$175,214	\$661,838	\$533,944	\$544,722	\$517,964	\$2,433,681
NET CHGE	\$60,208	\$3,027	(\$43,841)	\$5,105	\$101,222	\$125,720
Ltd Incurred	\$1,670,089	\$2,123,958	\$1,293,429	\$1,023,831	\$669,482	\$6,780,789

**Professional Municipal Mgmt Joint Insurance Fund
CLAIM ACTIVITY REPORT**

June 30, 2017						
COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2013	2014	2015	2016	2017	TOTAL
May-17	1	1	4	8	5	19
June-17	1	0	4	6	5	16
NET CHGE	0	-1	0	-2	0	-3
Limited Reserves						\$2,040
Year	2013	2014	2015	2016	2017	TOTAL
May-17	\$0	\$0	\$10,501	\$10,054	\$62,240	\$82,795
June-17	\$0	\$0	\$10,501	\$6,384	\$15,760	\$32,645
NET CHGE	\$0	\$0	\$0	(\$3,670)	(\$46,480)	(\$50,150)
Ltd Incurred	\$111,385	\$143,367	\$75,611	\$94,192	\$144,161	\$568,717
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2013	2014	2015	2016	2017	TOTAL
May-17	2	9	10	21	23	65
June-17	2	8	8	19	22	59
NET CHGE	0	-1	-2	-2	-1	-6
Limited Reserves						\$11,338
Year	2013	2014	2015	2016	2017	TOTAL
May-17	\$39,173	\$322,005	\$112,199	\$113,641	\$75,496	\$662,513
June-17	\$39,173	\$307,754	\$114,781	\$132,826	\$74,424	\$668,959
NET CHGE	\$0	(\$14,251)	\$2,583	\$19,185	(\$1,072)	\$6,446
Ltd Incurred	\$240,651	\$501,097	\$151,033	\$149,495	\$89,475	\$1,131,751
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2013	2014	2015	2016	2017	TOTAL
May-17	0	0	1	1	6	8
June-17	0	0	1	1	5	7
NET CHGE	0	0	0	0	-1	-1
Limited Reserves						\$4,234
Year	2013	2014	2015	2016	2017	TOTAL
May-17	\$0	\$0	\$3,234	\$0	\$10,949	\$14,183
June-17	\$0	\$0	\$20,234	\$1,707	\$7,700	\$29,641
NET CHGE	\$0	\$0	\$17,000	\$1,707	(\$3,249)	\$15,458
Ltd Incurred	\$31,841	\$18,356	\$43,981	\$9,258	\$12,884	\$116,319
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2013	2014	2015	2016	2017	TOTAL
May-17	8	9	16	31	29	93
June-17	8	9	15	32	33	97
NET CHGE	0	0	-1	1	4	4
Limited Reserves						\$19,846
Year	2013	2014	2015	2016	2017	TOTAL
May-17	\$136,041	\$339,832	\$408,010	\$421,028	\$369,279	\$1,674,190
June-17	\$133,703	\$330,823	\$386,326	\$608,794	\$465,455	\$1,925,101
NET CHGE	(\$2,338)	(\$9,009)	(\$21,685)	\$187,766	\$96,176	\$250,910
Ltd Incurred	\$1,285,765	\$1,449,857	\$1,031,910	\$994,257	\$537,899	\$5,299,688
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2013	2014	2015	2016	2017	TOTAL
May-17	11	19	31	61	63	185
June-17	11	17	28	58	65	179
NET CHGE	0	-2	-3	-3	2	-6
Limited Reserves						\$14,840
Year	2013	2014	2015	2016	2017	TOTAL
May-17	\$175,214	\$661,838	\$533,944	\$544,722	\$517,964	\$2,433,681
June-17	\$172,876	\$638,577	\$531,842	\$749,710	\$563,340	\$2,656,346
NET CHGE	(\$2,338)	(\$23,260)	(\$2,102)	\$204,988	\$45,376	\$222,664
Ltd Incurred	\$1,669,641	\$2,112,678	\$1,302,535	\$1,247,202	\$784,419	\$7,116,475

2017 LOST TIME ACCIDENT FREQUENCY ALL JIFs

June 30, 2017				
FUND	2017 LOST TIME FREQUENCY	2016 LOST TIME FREQUENCY	2015 LOST TIME FREQUENCY	TOTAL RATE * 2017 - 2015
BURLINGTON	0.87	1.93	1.85	1.68
N.J.U.A.	1.10	3.10	2.60	2.49
MORRIS	1.15	1.87	2.00	1.78
BERGEN	1.18	1.56	2.27	1.78
ATLANTIC	1.34	3.07	2.67	2.52
CAMDEN	1.38	1.35	2.55	1.74
NJ PUBLIC HOUSING	1.48	1.91	2.01	1.87
SUBURBAN MUNICIPAL	1.48	2.13	2.19	2.03
CENTRAL	1.50	1.70	1.95	1.78
SOUTH BERGEN	1.72	2.28	2.76	2.37
OCEAN	1.88	2.21	2.24	2.16
TRI-COUNTY	2.06	2.37	2.05	2.18
PROF MUN MGMT	2.16	2.08	3.81	2.77
SUBURBAN ESSEX	2.39	1.67	2.15	2.01
MONMOUTH	2.90	1.76	2.21	2.14
AVERAGE	1.64	2.07	2.35	2.09

**Professional Municipal Mgmt Joint Insurance Fund
2017 LOST TIME ACCIDENT FREQUENCY**

DATA VALUED AS OF June 30, 2017									
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME ACCIDENTS	2017 LOST TIME FREQUENCY	2016 LOST TIME FREQUENCY	2015 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2017 - 2015
1	304 EVESHAM	*	6/30/2017	0	0.00	1.58	5.01	1 EVESHAM	2.46
2	305 EVESHAM TOWNSHIP FIRE			0	0.00	1.05	2.82	2 EVESHAM TOWNSHIP FIRE	1.58
3	307 MOORESTOWN			0	0.00	1.39	2.08	3 MOORESTOWN	1.42
4	308 WILLINGBORO			1	3.40	2.92	5.16	4 WILLINGBORO	3.91
5	306 MAPLE SHADE			0	6.72	2.33	1.50	5 MAPLE SHADE	2.80
Totals:				1	9	2.16	2.08		2.77

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND					
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund					
Data Valued As of :		July 13, 2017			
Total Participating Members		5			
Complaint		4			
Percent Compliant		80.00%			
		01/01/17		2017	
		Compliant		POL	
		EPL		Co-Insurance	
Member Name		Deductible		Deductible	
		01/01/17			
EVESHAM	*	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
EVESHAM TOWNSHIP FIRE DISTRICT		No	\$ 100,000	\$ 20,000	f 1st 2Mil/20% of 1st 250K
MAPLE SHADE		Yes	\$ 10,000	\$ 10,000	0%
MOORESTOWN		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WILLINGBORO		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K

Professional Municipal Management Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2017 as of July 1, 2017

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> 2017 Budget	Filed 3/7
<input type="checkbox"/> Assessments	Filed 3/7
<input type="checkbox"/> Actuarial Certification	Filed 6/29
<input type="checkbox"/> Reinsurance Policies	Filed 6/6
<input type="checkbox"/> Fund Commissioners	Filed 3/7
<input type="checkbox"/> Fund Officers	Filed 3/7
<input type="checkbox"/> Renewal Resolutions	None
<input type="checkbox"/> New Members	None
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> Risk Management Plan	Filed 3/7
<input type="checkbox"/> Certification of Professional Fees	Filed 6/2
<input type="checkbox"/> Unaudited Financials	Filed 2/17
<input type="checkbox"/> Annual Audit	Filed 6/29
<input type="checkbox"/> State Comptroller Audit Filing	To be Filed
<input type="checkbox"/> Ethics Filing	On Line Filing

RESOLUTION NO. 17-19

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
JULY BILLS LIST**

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Professional Municipal Management Joint Insurance Fund's Executive Board, hereby authorizes the Fund treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Fund.

<u>FUND YEAR 2017</u>			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001068			
001068	MUNICIPAL EXCESS LIABILITY JIF	FAITHFUL PERFORMANCE BOND 3RD QTR 2017	909.86
			909.86
001069			
001069	MUNICIPAL EXCESS LIABILITY JIF	MEL PROPERTY 3RD QTR 2017	61,981.90
001069	MUNICIPAL EXCESS LIABILITY JIF	MEL 3RD QTR 2017	145,809.34
			207,791.24
001070			
001070	N.J. MUNICIPAL ENVIRONMENTAL	EJIF 2ND INSTALLMENT 2017	61,266.92
			61,266.92
001071			
001071	QUAL-LYNX	CLAIMS ADJUSTING SERVICES - 07/2017	11,094.05
			11,094.05
001072			
001072	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 07/2017	1,446.52
			1,446.52
001073			
001073	PERMA	POSTAGE FEE 06/2017	2.24
001073	PERMA	EXECUTIVE DIRECTOR FEE 07/2017	10,681.17
			10,683.41
001074			
001074	THE ACTUARIAL ADVANTAGE	ACTUARY MONTHLY FEE 07/2017	3,147.25
			3,147.25
001075			
001075	QUALCARE, INC.	MANAGED CARE FEE 06/2017	6,929.34
001075	QUALCARE, INC.	MANAGED CARE FEE 07/2017	6,929.34
			13,858.68
001076			
001076	THOMAS TONTARSKI	TREASURER SERVICES - 07/2017	1,430.67
			1,430.67
001077			
001077	HELMER, CONLEY & KASSELMAN, PA	LITIGATION MANAGEMENT - 07/2017	1,409.82
001077	HELMER, CONLEY & KASSELMAN, PA	ATTORNEY FEE 07/2017	1,655.08

			3,064.90
001078			
001078	MUNICIPAL EXCESS LIABILITY JIF	MSI 3RD QTR 2017	4,174.50
			4,174.50
001079			
001079	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 07/2017	478.67
			478.67
001080			
001080	RUSSO & ASSOCIATES LLC	INTERNAL AUDITOR FEE 6/28/2017	1,651.14
			1,651.14
001081			
001081	AJM INSURANCE MANAGEMENT INC.	RMC FEE 2ND 2017 - MOORESTOWN	12,490.70
001081	AJM INSURANCE MANAGEMENT INC.	RMC FEE 2ND 2017 - EVESHAM	21,064.54
			33,555.24
	Total Payments FY 2017	354,553.05	

TOTAL PAYMENTS ALL FUND YEARS \$ 354,553.05

Chairperson

Attest:

Dated: _____

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

Treasurer

July 15, 2017

To the Members of the
Executive Board of the
Professional Municipal Management
Joint Insurance Fund

I have enclosed for your review and, in some cases consideration, documents of presentation relating to claims, transfers, and the financial condition of the Fund.

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the one month period ending June 30, 2017 for Closed Fund Years 1987 to 2012, and Fund Years 2013, 2014, 2015, 2016 and 2017. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

All statements contained in this report are subject to adjustment by annual audit.

A summary of the contents of these statements is presented below.

INVESTMENT INTEREST:

Interest received or accrued for the period totaled \$ 5637.05. This generated an average annual yield of .98%. However, we have an unrealized net loss of \$5,380.00 adjusting the reported yield to .04% for the period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$22,508.29 as it relates to the market value of \$3,493,875.43 vs. the amount we have invested. If we include accrued interest the market value is adjusted to \$3,497,683.68.

Our asset portfolio with Wilmington Trust has 2 obligations less than two years and 4 obligations greater than two years.

RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts \$ 292.51 w/YTD \$3,119.45
Overpayment Reimbursements \$.00

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 138 claim payments issued during the period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$ 118,409.28.

CASH ACTIVITY FOR THE PERIOD:

The enclosed report shows that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 6,968,172.48 to a closing balance of \$ 6,802,985.12 showing a decrease in the fund of \$ 165,187.36.

BILL LIST FOR THE PERIOD:

Vouchers to be submitted for your consideration at the scheduled meeting show on the accompanying bill list.

The information contained in this summary of the document provided in this report. Other detailed information is contained in the attached documents or a more specific explanation on any question can be obtained by contacting me at 609-744-3597.

Respectfully Submitted,

Thomas J. Tontarski
Treasurer

PMM JIF SUBROGATION REPORT

DATE REC'D	CREDITED TO:	FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
3/18	MAPLE SHADE TWP.	X59162	BRIAN WEISS	WC	2013	98.00	
YTD-2017							98.00
5/17	MOORESTOWN TWP.	Z47066	MOORESTOWN TWP.	PR	2016	2,512.94	
5/26	MAPLE SHADE TWP.	X59162	BRIAN WEISS	WC	2013	144.00	
5/26	MAPLE SHADE TWP.	X59162	BRIAN WEISS	WC	2013	72.00	
MTD-MAY						2,728.94	
YTD-2017							2,826.94
6/17	EVESHAM TOWNSHIP	X71495	DANIEL BURDETTE	WC	2013	292.51	
MTD-JUNE						292.51	
YTD-2017							3,119.45

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED**

Current Fund Year: 2017 Month Ending: June										
	Prop	Liab	Auto	WC	0	POL/EPL	EJIF	Future	Admin	TOTAL
OPEN BALANCE	402,017.45	1,959,252.86	289,346.16	2,977,304.21	0.00	588.97	40,137.29	445,526.03	853,999.50	6,968,172.47
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	292.51	0.00	0.00	0.00	0.00	0.00	292.51
Invest Pymnts	31.02	216.21	36.16	125.54	0.00	0.43	(18.27)	(197.60)	(29.45)	164.04
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	31.02	216.21	36.16	125.54	0.00	0.43	(18.27)	(197.60)	(29.45)	164.04
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	31.02	216.21	36.16	418.05	0.00	0.43	(18.27)	(197.60)	(29.45)	456.55
EXPENSES										
Claims Transfers	57,076.70	16,384.19	1,543.50	38,310.07	0.00	0.00	0.00	0.00	0.00	113,314.46
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52,329.44	52,329.44
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	57,076.70	16,384.19	1,543.50	38,310.07	0.00	0.00	0.00	0.00	52,329.44	165,643.90
END BALANCE	344,971.77	1,943,084.88	287,838.82	2,939,412.19	0.00	589.40	40,119.02	445,328.43	801,640.61	6,802,985.12

Report Mont June

	Balance Differences
Opening Balances:	Opening Balances are equal \$0.00
Imprest Transfers:	Imprest Totals are equal \$0.00
Investment Balances:	Investment Payment Balances are equal \$0.00
	Investment Adjustment Balances are equal \$0.00
Ending Balances:	Ending Balances are equal \$0.00
Accural Balances:	Accural Balances are equal \$0.00

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS											
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND											
ALL FUND YEARS COMBINED											
CURRENT MONTH	June										
CURRENT FUND YEAR	2017										
Description:	Instrument #	Instr #2	Instr #3	Instr #4	Instr #5	Instr #6	Instr #7	Instr #8	Instr #9		
ID Number:	OPERATING	CASH MGMN	INVEST ACCT	ASSET MGR	CLAIMS AC	EXPENSE ACC	OPERATING ACCT	CLAIMS ACC	ADMIN. EXPEN		
Maturity (Yrs)	0	0	0	0	0	0	0	0	0	0	0
Purchase Yield:	0	0	0	0	0	0	0	0	0	0	0
TOTAL for All Accts & instruments											
Opening Cash & Investment Balance	\$6,968,172.94	2.79397E-09	-1.72349E-10	74.63	3495878.39	0	2.32831E-10	3371216.92	100003	1000	
Opening Interest Accrual Balance	\$3,715.25	0	0	0	3715.25	0	0	0	0	0	0
1 Interest Accrued and/or Interest Cost	\$3,468.00	\$0.00	\$0.00	\$0.00	\$3,468.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$2,169.05	\$0.00	\$0.00	\$0.00	\$2.04	\$0.00	\$0.00	\$2,167.01	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$3,375.00	\$0.00	\$0.00	\$0.00	\$3,375.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	(\$5,380.00)	\$0.00	\$0.00	\$0.00	(\$5,380.00)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$257.05	\$0.00	\$0.00	\$0.00	(\$1,909.96)	\$0.00	\$0.00	\$2,167.01	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$165,936.41	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$292.51	\$113,314.46	\$52,329.44	
10 (Withdrawals - Sales)	(\$331,287.80)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$165,643.90)	(\$113,314.46)	(\$52,329.44)	
Ending Cash & Investment Balance	\$6,802,985.60	\$0.00	(\$0.00)	\$74.63	\$3,493,875.43	\$0.00	\$0.00	\$3,208,032.54	\$100,003.00	\$1,000.00	
Ending Interest Accrual Balance	\$3,808.25	\$0.00	\$0.00	\$0.00	\$3,808.25	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$90,788.73	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$66,179.05	\$24,609.68	
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Balance per Bank	\$6,893,774.33	\$0.00	(\$0.00)	\$74.63	\$3,493,875.43	\$0.00	\$0.00	\$3,208,032.54	\$166,182.05	\$25,609.68	

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND									
Month		June							
Current Fund Year		2017							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid June	Monthly Recoveries June	Calc. Net Paid Thru June	TPA Net Paid Thru June	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2017	Prop	71,324.21	57,076.70	0.00	128,400.91	128,400.91	0.00	0.00	0.00
	Liab	14,704.42	346.50	0.00	15,050.92	15,050.92	(0.00)	(0.00)	0.00
	Auto	5,183.94	0.00	0.00	5,183.94	5,183.94	0.00	0.00	0.00
	WC	60,305.49	12,138.49	0.00	72,443.98	72,443.98	0.00	0.00	0.00
	Total	151,518.06	69,561.69	0.00	221,079.75	221,079.75	0.00	0.00	0.00
2016	Prop	87,808.64	0.00	0.00	87,808.64	87,808.64	(0.00)	(0.00)	0.00
	Liab	12,453.54	4,214.76	0.00	16,668.30	16,668.30	0.00	0.00	0.00
	Auto	6,007.59	1,543.50	0.00	7,551.09	7,551.09	0.00	0.00	0.00
	WC	372,838.71	12,624.69	0.00	385,463.40	385,463.40	0.00	0.00	0.00
	Total	479,108.48	18,382.95	0.00	497,491.43	497,491.43	0.00	0.00	0.00
2015	Prop	65,110.21	0.00	0.00	65,110.21	65,110.21	0.00	0.00	0.00
	Liab	31,913.89	4,337.95	0.00	36,251.84	36,251.84	0.00	0.00	0.00
	Auto	23,746.47	0.00	0.00	23,746.47	23,746.47	0.00	0.00	0.00
	WC	638,714.04	6,870.00	0.00	645,584.04	645,584.04	0.00	0.00	0.00
	Total	759,484.61	11,207.95	0.00	770,692.56	770,692.56	0.00	0.00	0.00
2014	Prop	143,367.15	0.00	0.00	143,367.15	143,367.15	0.00	0.00	0.00
	Liab	185,857.86	7,484.98	0.00	193,342.84	193,342.84	0.00	0.00	0.00
	Auto	18,355.96	0.00	0.00	18,355.96	18,355.96	0.00	0.00	0.00
	WC	1,114,539.99	4,494.39	0.00	1,119,034.38	1,119,034.38	(0.00)	(0.00)	0.00
	Total	1,462,120.96	11,979.37	0.00	1,474,100.33	1,474,100.33	(0.00)	(0.00)	0.00
2013	Prop	111,384.84	0.00	0.00	111,384.84	111,384.84	0.00	0.00	0.00
	Liab	201,478.06	0.00	0.00	201,478.06	201,478.06	0.00	0.00	0.00
	Auto	31,840.75	0.00	0.00	31,840.75	31,840.75	0.00	0.00	0.00
	WC	1,150,171.40	2,182.50	292.51	1,152,061.39	1,152,061.39	0.00	0.00	0.00
	Total	1,494,875.05	2,182.50	292.51	1,496,765.04	1,496,765.04	0.00	0.00	0.00
Closed	Prop	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liab	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	WC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		4,347,107.16	113,314.46	292.51	4,460,129.11	4,460,129.11	(0.00)	(0.00)	0.00

Professional Municipal Management Joint Insurance Fund Certificate Of Insurance Monthly Report

Thursday June 22, 2017

From 5/22/2017 To 6/21/2017

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<u>PMM JIF</u>					
H- Camden Catholic High School AU PR PD I- Township of Willingboro	300 Cuthbert Blvd Cherry Hill, NJ 08002 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	23052	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to the Willingboro Panthers.	6/12/2017	GL EX
H- Evesham Township Board of Education AU PR I- Evesham Township Fire District	25 S Maple Ave Marlton, NJ 08053 984 Tuckerton Road Marlton, NJ 08053	24460	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) the use of school facilities for training.	6/6/2017	GL EX
H- Camp Watchamacallit I- Township of Willingboro	429 JFK Way Willingboro, NJ 08010 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	25437	Evidence of Insurance.	5/26/2017	GI EX
H- Rancocas Golf Club AU WC I- Township of Willingboro	12 Ridge Lane Willingboro, NJ 08046 Municipal Complex 1 Rev. Dr. M. L. King, Jr. Drive Willingboro, NJ 08046	25592	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects use of facilities.	6/16/2017	GL EX
H- Whitebridge Village Condo Assn AU WC I- Township of Evesham	c/o FirstService Residential 1102 Broadacres Drive Clementon, NJ 08021 984 Tuckerton Road Marlton, NJ 08053	25612	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General	6/20/2017	GL EX

Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to work being done at 401 Quail Road, Marlton, NJ 08053 during the time period of May 2017 to July 2017.

Total # of Holders = 5

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
SAFETY DIRECTOR’S REPORT**

TO: Municipal Fund Commissioners
FROM: J. A. Montgomery Risk Control, JIF Safety Director
DATE: July 6, 2017

JIF SERVICE TEAM

<p align="center">Keith Hummel Associate Public Sector Director khummel@jamontgomery.com Office: 856-552-6862 Fax: 856-552-6863</p>	<p align="center">Danielle Sanders Administrative Assistant dsanders@jamontgomery.com Office: 856-552-6898 Fax: 856-552-6899</p>
<p align="center">Robert Garish Senior Consultant rgarish@jamontgomery.com Office: 856-552-4650 Fax: 856-552-4651</p>	<p align="center">Glenn Prince Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949</p>

JUNE ACTIVITIES

LOSS CONTROL SERVICES

- No Loss Control Survey’s conducted in the month of June

MEETINGS ATTENDED

- Fund Commissioners Meeting – June 26

UPCOMING EVENTS

- Fund Commissioner Meeting – July 24

SAFETY DIRECTOR’S BULLETINS & SAFETY ANNOUNCEMENTS

- PMM JIF - SD Bulletin Stationary Work Zones – June 5
- PMM JIF - SD Message - Excited Delirium, Police Agency Considerations – June 12
- PMM JIF - SD Bulletin - Ladder Safety – June 26

MEL MEDIA LIBRARY

The new MEL Media Library (856-552-4900) is available for borrowing 560+ safety videos in 45 different categories. To view the full media catalog and rent videos please visit www.njmel.org or email the video library at melvideolibrary@jamontgomery.com.

The following members utilized the Media Library during the month of June.

No videos were utilized for the month of June.

MEL SAFETY INSTITUTE (MSI)

Listed below are upcoming MSI training programs scheduled for **July, August and September of 2017**. ***Enrollment is required for all MSI classes.*** MSI classes are subject to cancellation or rescheduling at any time. ***Members are reminded to log on to the www.njmel.org website, then click on the MSI logo to access the Learning Management System where you can enroll your employees and verify classes. Enrolling your staff ensures you will be notified of any schedule changes.***

If you need assistance using the MSI Learning Management System, please call the MSI helpline at 866-661-5120.

DATE	LOCATION	TOPIC	TIME
7/14/17	Township of Washington	PPE	8:30 - 10:30 am
7/14/17	Township of Washington	Hearing Conservation	10:45 - 11:45 am
7/14/17	Township of Washington	Asbestos, Lead, Silica Regulatory Overview	12:00 - 1:00 pm
7/17/17	Borough of Magnolia	Sanitation/Recycling Safety	10:00 - 12:00 pm
7/18/17	Township of Florence	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
7/21/17	Township of Mantua	Employee Conduct/Violence Prevention	12:30 - 2:00 pm
7/21/17	Township of Mantua	Back Safety/Material Handling	2:15 - 3:15 pm
7/21/17	Township of Berlin #2	DDC-6	7:30 - 2:00 pm w/lunch brk
7/25/17	Township of Washington	Ladder Safety/Walking Working Surfaces	8:30 - 10:30 am
7/25/17	Township of Washington	Fall Protection Awareness	10:45 - 12:45 pm
8/2/17	City of Burlington #2	LOTO	8:30 - 10:30 am
8/3/17	Borough of Clementon #3	Hazard ID/Job-Site Observation	8:30 - 10:30 am
8/3/17	Borough of Clementon #3	Accident Investigation	10:45 - 12:45 pm
8/3/17	Borough of Clementon #3	Toolbox Talks	1:30 - 3:00 pm
8/4/17	Borough of Audubon	HazCom w/GHS	1:00 - 2:30 pm
8/23/17	Township of Washington	LOTO	8:30 - 10:30 am
8/23/17	Township of Washington	Shop & Tool Safety	10:45 - 11:45 am
8/23/17	Township of	HazCom w/GHS	12:30 - 2:00 pm

DATE	LOCATION	TOPIC	TIME
	Washington		
8/24/17	City of Burlington #2	Confined Space Awareness	8:30 - 9:30 am
9/11/17	Borough of Glassboro #1	Hearing Conservation	12:00 - 1:00 pm
9/11/17	Borough of Glassboro #1	Fire Safety	1:15 - 2:15 pm
9/12/17	Township of Voorhees #1	Fire Safety	9:00 - 10:00 am
9/12/17	Township of Voorhees #1	Fire Extinguisher	10:15 - 11:15 am
9/13/17	Township of Florence	CDL-Drivers Safety Regulations	8:30 - 10:30 am
9/13/17	Township of Florence	Hearing Conservation	10:45 - 11:45 am
9/14/17	Township of Delran	Leaf Collection Safety	8:00 - 10:00 am
9/14/17	Township of Delran	Back Safety/Material Handling	10:15 - 11:15 am
9/15/17	Township of Cherry Hill #4	LOTO	8:30 - 10:30 am
9/15/17	Township of Cherry Hill #4	Shop & Tool Safety	10:45 - 11:45 am
9/15/17	Township of Cherry Hill #4	HazCom w/GHS	12:30 - 2:00 pm
9/18/17	Township of Westampton	LOTO	8:30 - 10:30 am
9/19/17	Township of Voorhees #1	Driving Safety Awareness	9:00 - 10:30 am
9/19/17	Township of Voorhees #1	HazCom w/GHS	10:45 - 12:15 pm
9/20/17	Evesham Township MUA	Jetter/Vacuum Safety	8:30 - 10:30 am
9/20/17	Evesham Township MUA	CDL-Supervisors Reasonable Suspicion	10:45 - 12:45 pm
9/21/17	Township of Winslow	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
9/25/17	Borough of Glassboro #1	Leaf Collection Safety	8:00 - 10:00 am
9/26/17	Borough of Clementon #3	Leaf Collection	8:30 - 10:30 am
9/26/17	Borough of Clementon #3	Snow Plow/Snow Removal	10:45 - 12:45 pm
9/26/17	Borough of Clementon #3	BBP	1:30 - 2:30 pm
9/28/17	Township of Pemberton	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
9/28/17	Township of Pemberton	Hearing Conservation	12:30 - 1:30 pm

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Advanced Safety Leadership	10 / M	Hazard Identification - Making Your Observations Count	1 / T,M
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Hearing Conservation	1 / T,G
Back Safety / Material Handling	1 / T	Heavy Equipment Safety	1 / G - 2 / T
Bloodborne Pathogens Training	1 / G	Hoists, Cranes and Rigging	2 / T
Bloodborne Pathogens Train- the- Trainer	1 / T	Housing Authority Safety Awareness	3 / T
BOE Safety Awareness	3 / T	Jetter Safety	2 / T
CDL – Supervisors Reasonable Suspicion	2 / M	Landscape Safety	2 / T
CDL - Drivers' Safety Regulations	2 / G	Leaf Collection Safety Awareness	2 / T
Coaching the Maintenance Vehicle Operator	2 / T,M	Lockout Tagout	2 / T
Confined Space Entry – Permit Required	3.5 / T	Personal Protective Equipment (PPE)	2 / T
Confined Space Awareness	1 / T,G	Playground Safety	2 / T
Driving Safety Awareness	1.5 / T	Sanitation and Recycling Safety	2 / T
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Committee Best Practices	1.5 / M
Excavation Trenching & Shoring	2 / T,M	Safety Coordinator's Skills Training	3 / M,G
Fall Protection Awareness	2 / T,M	Shop and Tool Safety	1 / T
Fast Track to Safety	4 / T	Seasonal Public Works Operations	3 / T
Fire Extinguisher	1 / T	Snow Plow Safety	2 / T
Fire Safety	.5/ T - .5/ G	Special Events Management	2 / M
Flagger / Workzone Safety	2 / T,M	Toolbox Talk Essentials	1 / M
HazCom with Globally Harmonized System	1 / T,G		
CEU's for Registered Municipal Clerks			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1 / P	Hazard Identification - Making your Observations Count	2 / P
Bloodborne Pathogens Training	1 / P	Safety Committee Best Practices	1.5 / P
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	6 / P
		Special Event Management	2 / P
TCH's For Water/ Wastewater			
MSI Course	TCH's/Cat.	MSI Course	TCH's/Cat.
Accident Investigation	1.5 / S	Hazardous Materials Awareness w/ HazCom & GHS	3 / S
Advanced Safety Leadership	10 / S	Heavy Equipment Safety	3 / S
Asbestos, Lead & Silica Industrial Health Overview	1 / S	Housing Authority Safety Awareness	3 / S
Back Safety / Material Handling	1 / S	Hazard Identification - Making your Observations Count	1.5 / S
Bloodborne Pathogens Training	1 / S	Hearing Conservation	1 / S
Bloodborne Pathogens Train- the- Trainer	2.5 / S	Hoists, Cranes and Rigging	2 / S
BOE Safety Awareness	3 / S	Jetter Safety	2 / S
CDL – Supervisors Reasonable Suspicion	1.5 / S	Ladder Safety/Walking Working Surfaces	2 / S
CDL - Drivers' Safety Regulations	2 / S	Landscape Safety	2 / S
Confined Space Awareness	1 / S	Leaf Collection Safety Awareness	2 / S
Confined Space Entry - Permit Required	3.5 / S	Lockout Tagout	2 / S
Defensive Driving-6-Hour	5.5 / S	Shop and Tool Safety	1 / S
Driving Safety Awareness	1.5 / S	Office Safety	2 / S
Excavation Trenching & Shoring	4 / S	Personal Protective Equipment (PPE)	2 / S
Fall Protection Awareness	2 / S	Safety Committee Best Practices	1.5 / S
Fast Track to Safety	5 / S	Safety Coordinator's Skills Training	5 / S
Fire Extinguisher	1 / S	Seasonal Public Works Operations	3 / S
Fire Safety	1 / S	Snow Plow Safety	2 / S
Flagger / Workzone Safety	2 / S	Special Event Management	2 / S
HazCom with Globally Harmonized System	1.5 / S	Toolbox Talk Essentials	1 / S
CEU's for Tax Collectors		CEU's for County/Municipal Finance Officers	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E	Employee Conduct and Violence in the Work Place	1.5 / E
CEU's for Certified Recycling Professionals		CEU's for Qualified Purchasing Agents	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Fire Extinguisher Safety	1	Employee Conduct and Violence in the Work Place	1.5 / E
Hazard Recognition- Making your Observations Count	2		
Heavy Equipment	3		
Sanitation and Recycling Safety	2		
***Category			
E- Ethics			
T- Technical			
G- Governmental			
S- Safety			
P- Professional Development			
M- Management			

SHORT-TERM STATIONARY WORK ZONES



A short-term stationary work zone is defined by the 2009 edition of the Manual on Uniform Traffic Control Devices (MUTCD) as “daytime work that occupies a location for more than 1 hour within a single daylight period”. Typical tasks that last from one hour to one daytime work shift include: roadway paving, repairing ruptured underground water lines, repairing storm water catch basins, trimming roadside trees, and parking work vehicle(s) on the shoulder of the road for extended periods. This Bulletin will discuss the minimum traffic control planning and devices needed to safely guide motorists, bicyclists, and pedestrians around workers and work vehicles *during daylight hours*. Night operations require additional planning and devices that will not be discussed in this Bulletin.

Planning for effective temporary traffic control (TTC) begins with understanding the characteristics of the road being worked on. Factors include:

- Posted speed limit and the speed that can realistically be expected
- Traffic volume and volume variations during the day; such as morning and afternoon commutes, school hours, and possible lunch or shopping traffic
- Topography of the road; curves, hills, sun glare or shadows, street width, shoulder characteristics are a few factors that can impact the effectiveness of TTC plans

Using the local knowledge of the road and anticipated conditions, planners of TTC will develop a plan in accordance with the MUTCD for the 4 areas of a work zone:

- The *Advance Warning Area* is the section where motorists are informed they are approaching an area where work will impact the normal paths of travel. This is accomplished using typically one to three signs, possibly in conjunction with amber warning lights or arrow boards.
- The *Transition Area* contains devices that move traffic from the lane(s) in which work is being conducted into open lanes for traffic. For Short-term Stationary Work Zones, this would normally include a line of cones, called a Taper.
- The *Activity Area* includes space needed for the work to be completed, parking and moving space for work vehicles, staging areas for supplies and other materials, buffer spaces, and open lanes for traffic.
- The *Termination Area* is optional and should be utilized when motorists would benefit from a visual cue that they have passed the Activity Area and the original lane is now available.

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.308.3046.

A flagging operation may also be necessary for One-Lane, Two-Way Traffic operations. Flaggers are needed when motorists can not safely determine on their own whether it is appropriate to proceed past workers in the shared lane. Conditions that would typically require flagging include work zones that are longer in length, on curves or hills, on roads with high volume of traffic or higher speed limits, and near intersections.

It is important to remember **only uniformed law enforcement officers can direct traffic against a traffic control signal**, such as a traffic light. Public works or utility workers can only flag to direct traffic in conjunction with traffic control signals.

This Bulletin provides a summary of the considerations and requirements for setting up a proper and effective temporary traffic control work zone. While New Jersey does not require certification for individuals who plan and set-up TTC, they must be trained and knowledgeable. The complete MUTCD should be available, either hard-copy or electronically. The official version of the MUTCD is available at https://mutcd.fhwa.dot.gov/pdfs/2009r1r2/pdf_index.htm. Part 6 - Temporary Traffic Control is the relevant section for working on a roadway. The MUTCD should be consulted before establishing a work zone. The 2009 edition has been adopted as the regulation for setting-up work zones on all public roadways.

The MEL Safety Institute (MSI) offers a 4-hour class, *Flagger and Work Zone Safety*, which uses lecture, work sheets, and a quiz to demonstrate training. It is offered around the State throughout the year. Visit <http://www.nimel.org/index.php/safety/mel-safety-institute> for a class calendar.

Rutgers University's Center for Advanced Infrastructure and Transportation offers several classes for temporary work zones and engineering issues. Visit their website, www.cait.rutgers.edu, for more information.

Summary for planning a Short-term Stationary Work Zone

- Review characteristics of the road where work will be conducted; included speed limit, traffic volume, curves and hills, and other visual obstructions.
- Determine how much of the roadway must be closed to traffic for work space, vehicle parking space, staging areas, and buffer zones. Calculate how many traffic cones will be needed by dividing the length of the area (in feet) by twice the speed limit. Load cones.
- Determine the proper taper(s) to close and re-open lanes in which work will be conducted. Calculate the lengths of the taper(s) using Tables 6C-3 and 6C-4 in the MUTCD. Calculate the number of traffic cones needed by dividing the lengths of the taper(s) (in feet) by the speed limit. Load cones.
- Determine the number and messages of advance warning signs. Determine sign spacing with Table 6C-1.
 - o Will a "End Work Zone" sign be needed?
 - o Will an Arrow Board be needed?
- Will a flagging operation be needed or is the Work Zone configured to permit traffic to self-regulate? If flagging will occur, load one or two STOP / SLOW paddles.
- Review the plan with workers who will be involved with the work being planned. Remind them to wear the proper level of ANSI high-visibility apparel and other personal protective equipment for the type of work being performed.
- Drive through the work zone before and during the work to verify TTC is effective.

Some of the most severe accidents we see involve workers who are caught between moving and stationary objects.

The results can be devastating.

**Don't Get Caught In
The CRUSH ZONE**

Make this course part of your DPW training.

This course will raise awareness about some of the most common

Crush Zone hazards faced by public employees.



Visit The MEL Safety Institute.

Questions? Contact the MSI Help Line (866) 661-5120.

The MEL Safety Institute can be accessed by going to www.njmeh.org. Click on our logo.

How to Access Training Courses:

1. Go to NJMEL.org & click on the MSI logo at the top of the page.
2. Click on our logo.
3. If you have taken MSI classes in the past, enter your username and password. If you do not know your username/ password, check with your Training Administrator or call the MSI Helpline listed below. If you are new, click "I am a new user." Complete the fields and you'll receive a confirmation email with your username and password.
4. Once logged in, click on "MSI On-Line Training Courses."
5. Choose the "Crush Zone" course.
6. Click enroll.
7. Choose "Click Here" to go to your authorized course list.
8. Click the program name to launch the course.
9. Click Start to begin.
10. Upon completion of the course and questions you will navigate to the "Student Center" tab to print your Certificate of Completion. Learning Transcripts are automatically updated in the MSI Learning Management System.

Ladder Safety

Ladders are one of the most frequently used tools in the workplace and in the home. Familiarity can lead to underestimating the dangers associated with ladder use. According to a recent study by the Centers for Disease Control and Prevention (CDC), falls remain a leading cause of death and nearly half of those falls have been from ladders. When a task requires working above floor level, you need to decide whether to use a ladder or an elevated work platform. Factors to consider in making this decision include:

- The length of time the job will take
- Movement between work areas
- Side-to-side movement of work
- Two hands needed to do work

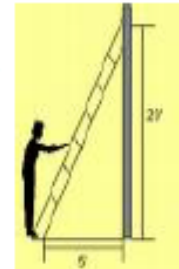
Use a ladder for jobs like wiring a security light or replacing a bulb, but consider using an elevated platform when you have to do strenuous work such as freeing a seized nut, installing a run of cable trays or removing a heavy object. Any sudden movement can cause you to lose your balance.

Twice as many falls occur while descending ladders compared to going up ladders. Managers must reinforce proper climbing body position and basic ladder safety policies:

- Make sure you have the right footwear. Footwear should be clean, in good condition and without dangling laces. Wear shoes with slip-resistant soles and minimum half inch heels.
- Do not hold objects in your hand when moving up or down, or stepping on or off a ladder. Attach objects to your tool belt or use a line after you get to your work spot.
- Always maintain 3-point contact when ascending or descending ladders. Hands should be slid along side rails so as to always be in contact with ladder. Extend arms and keep knees inside the rails when moving up or down ladder. Don't rush.
- Upon nearing the bottom, watch where you place your feet. Make sure you do not miss the lower rungs as you step off.

The main cause of falls from straight and extension ladders is sliding of the ladder base. For stepladders, the main cause is tipping sideways. Proper set-up and positioning should be emphasized as the main control against these hazards.

- Always inspect a ladder before you use it; recheck it if it has been unattended. Ensure that the feet of an extension ladder are set on firm, level surface.
- Extension and straight ladders must be set using the "4:1 Rule." A field test for this is to stand with the balls of your feet against the inside of the rails. Extend your arms to shoulder height. The palms of your hands should be just inside the rails.
- The ladder should extend 3' (3 rungs) past the upper landing, such as a roof, for safe access.
- Do not overreach. Move the ladder so that you can keep your belt buckle (navel) inside the rails and both feet on the same rung throughout the task. Always face the ladder.
- Avoid working side-on from a stepladder, especially when drilling or applying force. Don't place a foot on another surface (window frame) to extend your reach.
- Ladders should be secured top and bottom, for all but the shortest-term tasks.



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PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND

CUMULATIVE CLAIMS SUMMARY

2017

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
JANUARY	90	\$124,479.14	\$32,991.31	\$91,487.83	73.5%
FEBRUARY	73	\$43,620.94	\$14,376.83	\$29,244.11	67.0%
MARCH	44	\$74,889.92	\$22,958.12	\$51,931.80	69.3%
APRIL	76	\$44,271.09	\$17,633.34	\$26,637.75	60.2%
MAY	121	\$98,838.91	\$40,566.82	\$58,272.09	59.0%
JUNE	87	\$44,670.32	\$13,049.00	\$31,621.32	70.8%
JULY					
AUGUST					
SEPT					
OCTOBER					
NOVEMBER					
DECEMBER					
TOTALS	481	\$430,770.32	\$141,676.42	\$289,194.90	67.1%

2018

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
JANUARY	77	\$90,269.69	\$31,754.94	\$58,514.75	64.8%
FEBRUARY	88	\$53,424.04	\$21,536.23	\$31,887.81	59.7%
MARCH	99	\$90,381.60	\$28,598.21	\$61,783.39	68.4%
APRIL	82	\$104,251.70	\$34,457.52	\$69,794.18	66.9%
MAY	104	\$127,741.41	\$32,886.89	\$94,854.52	74.3%
JUNE	107	\$118,751.30	\$33,366.11	\$85,385.19	71.9%
JULY	79	\$40,442.57	\$20,142.37	\$20,300.20	50.2%
AUGUST	92	\$32,588.12	\$12,780.16	\$19,807.96	60.8%
SEPT	48	\$34,210.25	\$13,172.14	\$21,038.11	61.5%
OCTOBER	56	\$76,857.84	\$31,806.84	\$45,051.00	58.6%
NOVEMBER	43	\$141,199.34	\$58,996.38	\$82,202.96	58.2%
DECEMBER	71	\$39,689.40	\$15,462.62	\$24,226.78	61.0%
TOTALS	948	\$848,807.28	\$334,880.41	\$514,848.85	64.7%

2016

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
JANUARY	113	\$165,310.10	\$90,766.02	\$74,544.08	45.1%
FEBRUARY	129	\$230,692.36	\$84,816.61	\$145,875.75	63.2%
MARCH	152	\$96,836.26	\$42,041.32	\$54,794.94	56.6%
APRIL	161	\$107,319.66	\$42,081.96	\$65,237.71	60.8%
MAY	192	\$124,860.76	\$44,440.41	\$80,420.35	64.4%
JUNE	187	\$92,811.14	\$34,469.85	\$58,341.29	62.9%
JULY	152	\$106,502.78	\$31,989.55	\$74,513.23	70.0%
AUGUST	114	\$53,791.53	\$21,388.48	\$32,403.05	60.2%
SEPT	175	\$79,210.95	\$30,111.94	\$49,099.01	62.0%
OCTOBER	111	\$56,796.68	\$23,790.96	\$33,005.72	58.1%
NOVEMBER	68	\$80,656.76	\$23,300.05	\$57,356.71	71.1%
DECEMBER	95	\$49,979.96	\$17,794.26	\$32,185.70	64.4%
TOTALS	1848	\$1,244,788.84	\$488,881.40	\$767,777.64	60.9%



PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
Top 10 Providers By Charges
PAR/ NonPAR
January - June 2017

	CHARGES	APPROVED	SAVINGS	% OF SAVINGS	SPECIALTY
Participating Provider	\$367,020.82	\$109,531.10	\$257,489.72	70.2%	
IVY REHAB NETWORK, INC	\$90,477.00	\$14,820.00	\$75,657.00	83.6%	Physical Therapy
PREMIER ORTHOPEDIC OF SOUTH JERSEY	\$68,283.74	\$17,183.21	\$51,100.53	74.8%	Orthopedic Surgery
PREMIER SURGICAL CENTER, LLC	\$55,084.90	\$14,236.90	\$40,848.00	74.2%	Ambulatory Surgery Center
KENNEDY UNIVERSITY HOSPITAL, INC.	\$44,433.32	\$21,296.46	\$23,136.86	52.1%	Hospital
ADVANCED SURGICAL INSTITUTE	\$34,030.00	\$9,450.00	\$24,580.00	72.2%	Ambulatory Surgery Center
HAND SURGERY AND REHAB CENTER OF NJ	\$21,684.68	\$8,545.69	\$13,138.99	60.6%	Hand Surgery
U.S. HEALTHWORKS MEDICAL GROUP OF NJ	\$15,217.24	\$6,228.99	\$8,988.25	59.1%	Occupational Medicine
ONE CALL MEDICAL, INC.	\$14,574.94	\$7,045.00	\$7,529.94	51.7%	MRI/Radiology
SOUTH JERSEY MUSCULOSKELETAL INSTIT	\$11,881.00	\$7,588.85	\$4,292.15	36.1%	Ambulatory Surgery Center
REHAB EXCELLENCE CENTER, LLC	\$11,354.00	\$3,136.00	\$8,218.00	72.4%	Physical Therapy
Out Of Network	\$7,926.80	\$6,174.00	\$1,752.80	22.1%	
WORKERS COMP PSYCH NET	\$2,220.00	\$1,780.00	\$440.00	19.8%	Behavioral Health
GARY M. GLASS MD	\$2,025.00	\$1,425.00	\$600.00	29.6%	Behavioral Health
JOHN MCGOWAN PHD	\$1,860.00	\$1,390.00	\$470.00	25.3%	Behavioral Health
MEDSOURCE LLC	\$900.00	\$695.00	\$205.00	22.8%	Durable Medical Equipment
WILLINGBORO TOWNSHIP	\$662.80	\$638.00	\$24.80	3.7%	Ambulance
RADIOLOGY ASSOCIATES OF NEW JERSEY PC2	\$149.00	\$149.00	\$0.00	0.0%	MRI/Radiology
LOURDES IMAGING ASSOC, PA	\$60.00	\$47.00	\$13.00	21.7%	MRI/Radiology
MAIN LINE MEDICAL SUPPLIES INC.	\$50.00	\$50.00	\$0.00	0.0%	Durable Medical Equipment
Grand Total	\$374,947.62	\$115,705.10	\$259,242.52	69.1%	



PROFESSIONAL MUNICIPAL MANAGEMENT JIF
CHARGES/SAVINGS BY SPECIALTY

January - June 2017

	CHARGES	APPROVED	SAVINGS	% OF SAVINGS
Ambulatory Surgical Center	\$112,246.55	\$34,016.75	\$78,229.80	69.7%
Anesthesiology	\$8,770.00	\$3,877.82	\$4,892.18	55.8%
Behavioral Health	\$6,670.00	\$5,075.00	\$1,595.00	23.9%
Cardiology	\$540.00	\$326.28	\$213.72	39.6%
Durable Medical Equipment	\$950.00	\$745.00	\$205.00	21.6%
Emergency Medicine	\$7,583.00	\$2,263.13	\$5,319.87	70.2%
Hand Surgery	\$9,429.13	\$5,095.61	\$4,333.52	46.0%
Hospital	\$55,906.27	\$26,985.35	\$28,920.92	51.7%
Internal Medicine	\$81.00	\$25.86	\$55.14	68.1%
MRI/Radiology	\$14,783.94	\$7,241.00	\$7,542.94	51.0%
Neurosurgery	\$2,800.00	\$1,327.41	\$1,472.59	52.6%
Occupational Medicine	\$15,551.14	\$6,562.89	\$8,988.25	57.8%
Ophthalmology	\$280.00	\$230.24	\$49.76	17.8%
Orthopedic Surgery	\$71,393.09	\$19,101.90	\$52,291.19	73.2%
Other	\$662.80	\$638.00	\$24.80	3.7%
Pathology	\$45.00	\$6.01	\$38.99	86.6%
Physical Medicine & Rehabilitation	\$1,585.90	\$1,030.40	\$555.50	35.0%
Physical Therapy	\$111,069.50	\$21,803.37	\$89,266.13	80.4%
Physicians Fees	\$395.00	\$225.00	\$170.00	43.0%
Urgent Care Center	\$10,028.00	\$4,998.40	\$5,029.60	50.2%
Grand Total	\$430,770.32	\$141,575.42	\$289,194.90	67.1%

APPENDIX I - MINUTES

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
 OPEN SESSION MINUTES
 MEETING – JUNE 26, 2017
 111 WEST 2ND STREET
 MOORESTOWN TOWNSHIP
 1:00 PM**

Meeting of 2017 Fund Commissioners called to order. Open Public Meetings notice read into record.

ROLL CALL OF 2017 FUND COMMISSIONERS:

Thomas Czerniecki, Chairman	Township of Evesham	Present
Richard Brevogel, Secretary	Township of Willingboro	Absent
Thomas Merchel	Township of Moorestown	Present
Joseph Andl	Township of Maple Shade	Absent

SPECIAL FUND COMMISSIONERS:

Nelson Wiest	Township of Maple Shade	Present
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APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA Risk Management Services Bradford C. Stokes, Karen A. Read Rachel Chwastek
Treasurer	Tom Tontarski
Attorney	Helmer, Conley & Kasselmann, P.A. William Kearns, Esquire John Shields, Esquire
Auditor	Bowman & Company Jim Miles Dennis Skalkowski
Claims Service	Qual Lynx Kathy Kissane Tracey Loreaux (via telephone) Karen Berenato (via telephone)
Safety Director	J.A. Montgomery Risk Control Glenn Prince Keith Hummel
Managed Care Organization	QualCare Stephen McNamara
Underwriting Manager	Conner Strong & Buckelew

ALSO PRESENT:

George Gravenstine, AJM Insurance
Larry Graham, Fairview Insurance

APPROVAL OF MINUTES: MAY 22, 2017 - Open & Closed Minutes.

MOTION TO APPROVE OPEN & CLOSED MINUTES OF MAY 22, 2017

Moved: Commissioner Wiest
Second: Commissioner Czerniecki
Vote: 2 Ayes – 0 Nays – 1 Abstains

CORRESPONDENCE: NONE.

EXECUTIVE DIRECTOR:

Introduction – The Executive Director introduced Keith Hummel, a new member of JA Montgomery Risk Control who will be providing some training, mostly for the police departments.

Audit Report as of December 31, 2016 – The Auditor’s Report as of December 31, 2016 was sent under separate cover to the Fund Commissioners. Mr. Jim Miles from Bowman & Company gave a report at the meeting and following that, the Board formally approved Resolution 17-15 approving year end financials along with the Group Affidavit.

MOTION TO APPROVE YEAR-END FINANCIALS AS OF DECEMBER 31, 2016, ADOPT RESOLUTION 17-15 AND EXECUTE THE GROUP AFFIDAVIT

Moved: Commissioner Wiest
Second: Commissioner Merchel
Roll Call Vote: 3 Ayes – 0 Nays

Residual Claims Fund – The RCF board adopted a Resolution accepting the transfer of member JIF’s Fund Year 2013. Enclosed in the agenda was Resolution 17-16 authorizing the transfer of the PMM JIF’s 2013 claim liabilities to the RCF.

MOTION TO APPROVE RESOLUTION 17-16 TRANSFERRING FUND YEAR 2013 TO THE RCF

Moved: Commissioner Wiest
Second: Commissioner Merchel
Vote: 3 Ayes – 0 Nays

Residual Claims Fund – The RCF met on June 1, 2017 at the Forsgate Country Club in Jamesburg, NJ. Commissioner Czerniecki’s report on the meeting was enclosed in the agenda.

EJIF- The EJIF met on June 1, 2017 at the Forsgate in Jamesburg, NJ. Commissioner Czerniecki's report on the meeting was enclosed in the agenda.

MEL JIF – The MEL met on June 1, 2017 at the Forsgate in Jamesburg, NJ. Commissioner Czerniecki's report on the meeting was enclosed in the agenda

Safety Expo – The MEL continues to work with the New Jersey Utility Authorities Joint Insurance Fund (NJUA) to conduct its Annual Safety Expo which includes MEL member town's water & sewer employees. The Safety Expos will be held on June 23rd at the Middlesex County Fire Academy and September 29th at the Camden County Emergency Services Training Center. Registration information was emailed.

State Filing Notice – The MEL Underwriting Manager has filed the 2017 Excess Insurance and Reinsurance Policies. Mr. Cooney's Memorandum was included in the agenda.

2017 Member Manuals – The Fund Office has distributed the 2017 coverage documents to Fund Commissioners and Risk Managers.

2018 Renewal Online Underwriting Database: Members and Risk Managers have received notification that the database is set up to begin the 2018 underwriting renewal. The deadline for completion is August 15, 2017. This year's renewal will still be conducted in the Exigis system. The MEL awarded a contract to Origami for the on-line underwriting starting in 2018.

Due Diligence Reports: The Executive Director advised the FFT for April showed the fund's surplus at over 2 million. Reviewing the Expected Loss Ratio Analysis Report, the actuary had pegged the fund at 9.21% and the fund is actually trending at 24.37%. The Loss Time Accident Frequency for the JIF is 2.51 in April, which is driven by loss time accidents and has been decreasing. The Fire District has almost completed their plan and training, and should be in EPL compliance in the next few months.

The Executive Director then asked if there were any questions and concluded his report.

Executive Director's Report Made Part of Minutes.

ATTORNEY: Mr. Kearns introduced John Shields, a civil litigator from his office, and advised his report was for closed session.

TREASURER:

Payment of June 2017 Vouchers Resolution 17-17

Fund Year 2016	19,750.00
Fund Year 2017	32,579.44
Total	52,329.44

MOTION TO RATIFY RESOLUTUION 17-17 VOUCHER LIST FOR THE MONTH OF JUNE AS SUBMITTED

Moved: Commissioner Wiest

Second: Commissioner Merchel
Vote: 3 Ayes – 0 Nays

Confirmation of Claims Payments/Certification of Claims Transfers for the Month of May 2017:

2013	16,634.56
2014	28,537.78
2015	3,821.10
2016	32,577.76
2017	67,607.37
Closed	0.00
TOTAL	148,908.57

Treasurer's Report Made Part of Minutes.

UNDERWRITING MANAGER: The Executive Director advised the certificate report was included in the agenda. The report included 6 certificates that were issued from 4/22/2017 to 5/21/2017.

SAFETY DIRECTOR:

REPORT: Safety Director advised included in his report is all the risk control activities through the months of May, as well as a list of MSI Training and Fast Track training information. Mr. Prince reminded members they can attend any of the scheduled classes, just let the office know or use the MEL website. A safety bulletin was also included for seasonal summer employment safety training programs, which are available online. The Safety Director asked if there were any questions and then concluded his report.

Monthly Activity Report/Agenda Made Part of Minutes.

MANAGED CARE:

REPORT: Stephen McNamara advised April's reports were included in the agenda. Mr. McNamara reported there were 121 bills during the month of May totaling \$98,838.91; of that amount \$40,566.82 was paid for a savings of \$58,272.09 which is a 59.0% savings.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

REPORT: The Claims Manager advised the report was for closed session.

Report Part of Minutes.

**RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES:
PERSONNEL - SAFETY & PROPERTY OF PUBLIC LITIGATION**

Motion: Commissioner Wiest
Second: Commissioner Merchel
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner Wiest
Second: Commissioner Merchel
Vote: Unanimous

MOTION TO APPROVE CLAIM PAYMENTS AS DISCUSSED IN EXECUTIVE SESSION:

Motion: Commissioner Wiest
Second: Commissioner Merchel
Roll Call Vote: 3 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN MEETING:

Motion: Commissioner Wiest
Second: Commissioner Merchel
Vote: Unanimous

MEETING ADJOURNED: 1:47pm

**NEXT REGULAR MEETING: July 24, 2017
Moorestown Town Hall 1:00PM**

Rachel Chwastek, Assisting Secretary for
RICHARD BREVOGEL, SECRETARY